

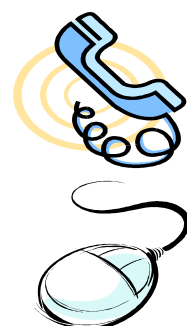
CHIPchat

Keeping CHIP Families Informed



Montana Children's Health Insurance Plan

IMPORTANT INFORMATION!!!



CHIP Toll Free:
1-877-543-7669
(1-877-KIDSNOW)



BlueCHIP
Blue Cross Blue Shield of MT
1-800-447-7828, ext. 8647



CHIP Website Address:
www.chip.mt.gov

CHIP E-mail Address:
chip@mt.gov

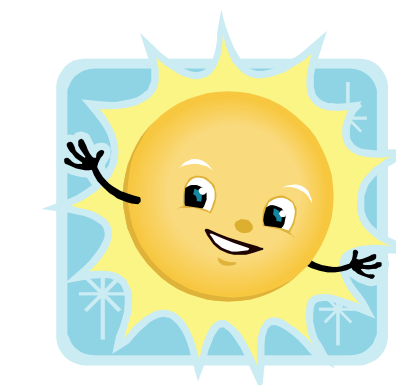


CHIP Mailing Address:
P.O. Box 202951
Helena, MT 59620-2951



Children are not eligible for CHIP if they have any other health insurance or Medicaid. The State of Montana pays an insurance premium every month for each child who has CHIP insurance. Please let us know if your children no longer need this insurance so more Montana children can be insured.

Just A Reminder...



What's inside...

-  More Children To Be Enrolled In CHIP and A New Application
-  New CHIP Income Guidelines for 2005!
-  Are You Moving?
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More Children To Be Enrolled in CHIP And New, Easier CHIP Application!

The Children's Health Insurance Plan (CHIP) began increasing enrollment July 1, 2005. Due in large part to the passage of the tobacco tax increase last fall and support by Governor Schweitzer and the legislature, additional funding will allow CHIP to cover more children.

CHIP eliminated the waiting list July 1! Newly eligible children will receive coverage beginning the first of the following month after their application has been approved. Our goal is to enroll an additional 3,000 children. This figure is subject to change based on available funding.

To make the expansion easier, CHIP is creating a new application! A law which was passed in the recent legislative session allows us to begin using a four-page application that will be easier for families to complete.

The new application is now being printed. When it's ready, it will be available at numerous locations, including local public health departments, Offices of Public Assistance, community health centers, Head Starts, and Indian Health Services and Tribal Clinics. It will also be available in an electronic version on the CHIP website.

If you have any questions about this terrific news, or about CHIP in general, please call us toll-free at 1-877-543-7669, send us an e-mail at chip@mt.gov, or visit our website at www.chip.mt.gov.



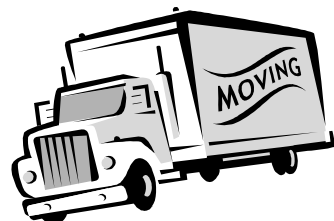


New CHIP Income Guidelines for 2005!

The CHIP income guidelines increased this past March. The chart below lists the new income guidelines for the number of family members living in your household. Please keep in mind if your income is slightly over the guideline, you may still be eligible.

Family Size (children and adults)	Family Income
2	\$19,245
3	\$24,135
4	\$29,025
5	\$33,915
6	\$38,805
7	\$43,695
8	\$48,585

Are You Moving?



Please give CHIP your new mailing address before your move or within ten days after you have moved. This is very important because CHIP will be sending you various notices, newsletters, and renewal information during the year.

If CHIP receives returned mail from your old address and cannot locate you, your children will be disenrolled at the end of the month. Also, please let CHIP know when a child moves out of your home into another.

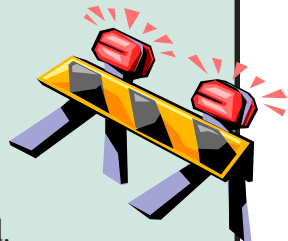
Keep Your Family Safe from Lead

A small amount of lead can cause long lasting damage. Children under the age of six are most at risk because their bodies are growing so fast. Some children with lead in their blood will have trouble learning or paying attention. Some children may have speech, language, behavior problems, or hearing damage. Lead can also cause slow muscle and bone growth.

Lead can get into children's bodies in different ways. They can breathe in lead dust from windows, doors, stairs, railings, or floors in older houses or buildings. Or, they could touch dirt or peeling lead-based paint and then put their fingers in their mouths. Children with lead poisoning do not always look or act sick.

To keep your children safe from lead:

- Don't let children eat dirt or paint chips.
- Clean up dust and dirt with a damp cloth or mop.
- Wash hands before eating.
- Do not use imported pottery to store or serve food.
- Let tap water run for one minute before using.
- Give your children foods high in calcium, like milk, cheese and yogurt.
- Give your children foods high in iron, like beef, chicken, turkey, and leafy green vegetables.
- Give your children foods that are high in Vitamin C, like oranges.



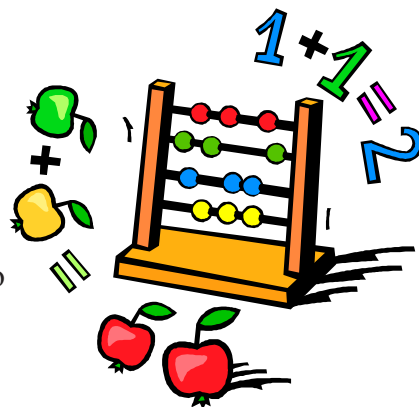
Blood lead level tests are included as part of your children's regular well-child check ups. Ask your CHIP provider about getting your children tested.

For more information, call the National Lead Information Center toll-free at 1-800-424-LEAD (424-5323) or visit the EPA Lead Program website at www.epa.gov/lead.

Who's Counted In The Family Size?

Effective August 1, 2005, if a child lives in the home at least 50% of the time, CHIP will determine if the child qualifies for coverage based on the immediate family's income. An immediate family includes the child's natural, step or adoptive parents, brothers and sisters who are living in the home. If this change results in loss of eligibility for a enrolled child, the Department will review eligibility on a case-by-case basis.

If you have any questions about this policy change or whether your child will continue to be eligible for CHIP, call the CHIP Family Hotline at 1-877-543-7669.



Dental Emergencies

If your child has a dental emergency such as a broken tooth, infected tooth, swollen gum, knocked out tooth or toothache, you should first call your CHIP dentist. If the dentist's office is closed, many times they will have a message with their after hours emergency phone number. The dentist may recommend taking your child to a medical doctor or the emergency room.

If you cannot reach your child's dentist or the condition is serious or life threatening, take your child immediately to the emergency room. CHIP will pay for medically necessary care from a CHIP health care provider. If your child goes to the emergency room for something that is not an emergency, you may have to pay for the services received. BlueCHIP must approve all care after the initial screening. You can reach BlueCHIP by calling 1-800-447-7828 ext. 8647. Your child's doctor or dentist should arrange for any follow-up care.

If your child's dental condition is from an accident, such as falling off a bicycle or being hit in the mouth with a ball, it may be covered under the medical portion of CHIP and not affect the annual dental benefit limit. Accidents requiring treatment should be reported to BlueCHIP at 1-800-447-7828 ext. 8647.

Here are some recommendations from the American Dental Association (ADA) on what to do for dental emergencies:

- **Knocked-out Tooth:** hold the tooth by the crown, rinse off the root of the tooth in water if it's dirty. Do not scrub it or remove any attached tissue fragments. If it's possible, gently insert the tooth in its socket. If that isn't possible, put the tooth in a cup of milk and take your child to the dentist as quickly as possible. Don't forget to take the tooth with you!
- **Broken Tooth:** Rinse the mouth with warm water to keep the area clean. Put a cold compress on the face to reduce swelling. Go to the dentist immediately.
- **Objects Caught Between Teeth:** Gently try to remove the object with dental floss. If you're not successful, go to the dentist. Do not try to remove the object with a sharp or pointed instrument.
- **Toothache:** Rinse your child's mouth with warm water to clean it out. Gently use dental floss to ensure that there is no food or other debris caught between the teeth. Never put aspirin or any other painkiller against the gums near the aching tooth because it may burn the gum tissue. If the pain persists, contact your child's CHIP dentist.

If you have additional questions or need the name of a CHIP dentist, please call the CHIP toll free number or visit our website listed in this newsletter.

New CHIP Dentists

Here is a list of new CHIP dentists and locations offering CHIP dental services since the winter newsletter:

- | | |
|---|---|
| Butte: James Stroeher, 782-1779 | Great Falls: Gregory W. Christensen, 452-8740 |
| Kalispell: Scott S. Dickson, 755-3636
(Endodontist-root canals only) | Missoula: Jason C. Olsen, 728-2840 |
| Seeley Lake: Douglas Hadnot, 677-2235
(main office in Missoula) | Missoula: Ryan K. Huckleby, 728-9442 |
| Williston, ND: Brad D. Bekkedahl, (701) 774-3333 | Three Forks: Peter Schmieding, 285-5234
(additional offices in Belgrade and Big Sky) |



For a complete listing of CHIP dentists see your dental provider list, visit our website, or call our toll free number. The American Dental Association (ADA) recommends children have their first dental visit when their first tooth comes in or by age one. Don't wait to call your dentist as he or she may be scheduling appointments 3-4 months in the future.